

METHOD OF PLAYING A WAGERING GAME

TECHNICAL FIELD

[001] The present invention relates to wagering games, and in particular to a method of playing a wagering game based on the comparison of a high hand and a low hand to a dealer's or another player's high hand and low hand.

BACKGROUND OF THE INVENTION

[002] With the increase in popularity of gaming and gambling there is also an increase in the need for new games that appeals to new players and to existing players seeking a different gaming challenge. One example game is Pai gow poker, which is a variation of the Chinese domino game gai gow or "tiles" and is well known in the area of gaming. Pai gow poker is usually played with a 53 card deck. The game is played between a player(s) and a player/banker, each competing to make the best possible hands. Each player is dealt seven cards. The player then set their cards into a two different hands and a comparison is made to between the various hands to determine the winner as compared to the dealer or house hand.

[003] While Pai gow poker and the related game tiles, are a popular games, they suffer from drawbacks which may limit play. One such drawback is that these games are slow. For example, in Pai Gow Poker seven cards are dealt to each player. This slows game play which reduces player interest and reduces profits or the take for the house. Moreover, they can be undesirably complex which also limits play or may slow play. As a result, there is a need in the art for an similar game that does not suffer from the drawbacks of the prior art.

SUMMARY OF THE INVENTION

[004] The present invention overcomes the drawbacks of the prior art by providing a method of playing a wagering game using playing cards. The playing cards may comprise the cards having numeric indicators thereon. Before receiving the cards, the player's may place a wager. In one embodiment each player is dealt four cards which are set into a two card front hand and a two card back hand. In any order or manner, the players then compare hands with a player/banker or other players. The front hand and back hand may comprise hands arranged to come as close to, without exceeding, a particular numeric value. In one embodiment the front hand is of greater value than the back hand.

[005] The comparison occurs to determine one or more winning hands, tie hands, or losing hands. In one embodiment the ranking of hands may be based on a ranking of pairs, highest cards, or numeric sum totals of the cards or the cards in each hand. In one embodiment the ranking is based on, in numeric order, the highest pair, followed by the least significant digit of the numerical sum of the two or more cards with the goal being closest to be closest to nine, and finally, the case of ties, the hand having the highest ranking single card. It is contemplated that various different arrangements may be made to determine who is the winner of a wager. In one embodiment the player or the player/banker must win both the front hand and the back hand to collect or win the wager. In the event the player wins one hand while another player or the bank wins the other hand is a push event in that neither party collects any winnings.

[006] In one embodiment four cards are dealt to each player and the dealer. The cards are arranged into a high hand and a low hand. The hands are ranked in the following order, from highest to lowest. a pair of aces, a pair of tens, a pair of nines, a pair of eights, a pair of sevens, a pair of sixes, a pair of fives, a pair of fours, a pair of threes, a pair of twos, a least significant digit of a numerical total of two cards equaling nine, a least significant digit of a numerical total of two cards equaling eight, a least significant digit of a numerical total of two cards equaling seven, a least significant digit of a numerical total of two cards equaling six, a least significant digit of a numerical total of two cards

equaling five, a least significant digit of a numerical total of two cards equaling four, a least significant digit of a numerical total of two cards equaling three, a least significant digit of a numerical total of two cards equaling two, a least significant digit of a numerical total of two cards equaling one, and a least significant digit of a numerical total of two cards equaling zero.

BRIEF DESCRIPTION OF THE DRAWINGS

[007] Figure 1 is a top plan view of an exemplary table layout for use in conjunction with the method described herein.

[008] Figure 2 is an operational flow diagram of an example method of play.

DETAILED DESCRIPTION OF THE INVENTION

[009] Figure 1 illustrates an exemplary table layout for use in conjunction with the game described herein. A table 107 includes one or more player positions 110. A player position comprises a location for a player to sit or stand and may include marking on the table to aid in play. In one embodiment a player position has table marking comprising a high hand location 114 and a low hand location 112. Also provided is a dealer position 120 having a high hand H and a low hand L position as shown. As shown the table is especially suited for play at a casino or other gaming establishment. Also shown is a betting area 124 associated with one or more player positions configured to accept a wager from a player. In other embodiments additional or fewer player areas may be provided than are shown.

[010] The dealer may be a non-participating house dealer or the dealer may serve as the bank and thus collect wagers from and pay winner payouts to players. In contrast, it is contemplated that in one or more embodiments one of the players may be selected as player/banker such that the player/banker plays against each of the other players. In one embodiment of the invention an action player is selected wherein the action player is the first player to bet or have their cards evaluated against the player or banker or the dealer or house hand.

[011] It is contemplated that in other embodiments other table arrangements may be provided such as more or fewer number of player stations 110, different card placement areas 112, 114, and bet areas 124. Hence the claims that follow are not limited to the particular layout shown in Figure 1.

[012] Turning now to the various methods of play of the game disclosed herein, it is contemplated that numerous different variations of play are possible. These various permutations of play are described below. The following permutations of methods of play may be combined in any combination, whether expressly set forth herein or not, or may be enabled individually.

Unwagered Hand Betting Option

[013] With respect to the various embodiments and methods of play, it is contemplated that in one embodiment cards may only be dealt to each player and empty player positions or non-wagering players are bypassed during the deal. Alternatively in one embodiment cards are dealt to each player position regardless of whether a player is occupying the position or if a player is wagering. In the event that cards are dealt to a player position that is not occupied or for which a player is not placing a wager, such hands may be referred to herein as non-wagered hands. Dealing to every player position, even non-wagered hands, may have the advantage of allowing for counting of cards to verify no cards are missing from the deck of cards. As discussed below, other play options may be enabled by dealing unwagered hands.

House or Player as Bank

[014] In yet another embodiment, the bank or house position may rotate or be exchanged between the various players or be occupied solely by the house, such as the casino or gaming establishment. In this manner a player may bankroll one or more hands during which they are the house or bank. Alternatively, the casino or gaming establishment may bankroll the hand. If the bank responsibilities rotate between the players then it is contemplated that the player may or may not refuse the option to bank a hand. Further, it is contemplated that this method of play may be enabled with or without the option for a player to wager upon an unwagered hand.

Source of Revenue for Entity Offering Game

[015] It is contemplated that the entity offering the game, such as the house, a casino or gaming establishment, may earn a profit in numerous ways, or similarly, there are numerous different ways to allow the players to pay to play the game. In one embodiment the house charges a flat fee to each player for each hand played, such as for example one dollar per hand or on an hourly table time charge. In one embodiment the house charges a percentage of the pot or a percentage of all winning wagers on a per hand

basis. In one embodiment the house serves as the bank and the game is configured with odds that favor the house. Thus, over time the house collects revenue based on the odds factor and the amount wagered. It is further contemplated that these various method of play may be combined in any manner to allow for the house to generate revenue.

Deck of Cards of Indicators

[016] As can be appreciated, various types of decks of cards may be utilized. In one embodiment a modified deck of conventional playing cards is provided. The modified deck of playing cards includes a conventional deck of 52 playing cards from which all face cards (Jacks, Queens, and Kings) have been removed to result in a 40 card deck. In one embodiment of the invention, the modified deck further includes at least one Joker, wherein the Joker is wild and can be selected by the player to assume the value of any other card. For example, if a player holds an Ace and a Joker, the hand may be arranged by the player to have a value of a pair of Aces. In a preferred embodiment of the invention, the modified deck includes exactly one Joker, and therefore contains 41 playing cards. In one embodiment the cards represent numeric indicators that range in value from zero to some number N, where N equals any whole number. In addition, any number of cards may be utilized. Shuffling or replacement of cards may occur at any time and may be achieved manually or with an auto shuffler, or continuous shuffler, or in any other form known. In one embodiment the numeric values on the cards ranges from zero to 10. In addition, there may be one or more wild cards, such as for example a joker. It is further contemplated the indicia other than cards may be utilized such as but not limited to tiles, or dice. Likewise, the cards or indicia may be represented in electronic form, such as on a screen if the game is played or offered in electronic form.

Rank of Hands

[017] In the example embodiment shown herein each hand consists of a total of four cards. These four cards are arranged by a player or a dealer into a high hand and a low hand. Through the arrangement of the four cards into the two hands, it is desired to make

the high hand better or higher, than the low hand, although both hands are ranked according to the following ranking rules.

[018] It is contemplated that the ranking of cards may occur in any manner or variation to provides the desired odds and player interest. In one embodiment the ranking of two card hands, from highest to lowest, is as follows:

[019] Pairs: A/A, 10/10, 9/9, 8/8, 7/7, 6/6, 5/5, 4/4, 3/3, 2/2, (Joker may be combined for any pair and that duplicate pairs are considered a copy, and the Banker hand wins copies. Duplicate pairs including a Joker are considered a copy.

[020] Unpaired Two Card Totals: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 where for hands with unpaired cards, the cards are totaled or added and if the sum exceeds 9, then first digit is dropped, for example: $10/6 = 16 = 6$. For hands producing the same total, the winner is the hand with the highest ranking individual card, for example, $A/6 = 7$ vs. $5/2 = 7$, A/6 is deemed the winning hand. Also note that duplicate unpaired card totals are considered a copy, the Banker hand wins a copy, for example, A/6 vs. A/6, “Banker” hand wins a copy.

[021] Individual Cards: A, 10, 9, 8, 7, 6, 5, 4, 3, 2

House Way Arrangement of Cards

[022] It is further contemplated that the cards may be set a house way. House way is defined as a pre-defined arrangement of cards to establish hands. The dealer, house, or banker hand may be forced to be set house way. Thus, in one embodiment the cards associated with the house or sponsoring entity shall always be set according to rules known as the “House Way”. Also, any player may request that the dealer set the players’ cards according to these House Way rules. In one embodiment house way is as follows.

[023] Hand

HI

LO

[024] 1. Four of a kind

Pair

Pair

[025] Example: 5,5,5,5 = 5,5/5,5

[026] 2. Three of a kind (plus Joker)

Pair

Joker Pair

[027] Example: 6,6,6,J = 6,6/6,J

[028] 3. Three of a kind (no Joker)

Pair

Non Pair

[029] Example: 8,8,8,7 = 8,8/8,7

[030] 4. Two pair

Highest Pair

Lowest Pair

[031] Example: 9,9,7,7 = 9,9/7,7

[032] 5. One pair (plus Joker)

Highest Pair

Lowest Pair

[033] Example: 5,5,7,J = 7,J/5,5

[034] 6. One pair (no Joker)

Pair

Non Pair

[035] Never split a pair

[036] Example: 10,10,9,6 = 10,10/9,6

[037] 7. No pair (with Joker)

[038] Set hand to produce the highest “LO” hand. Pair in “HI” position, and highest non-pair total in “LO” position.

[039] Example: J,5,4,3 = J,3/5,4

[040] 8. No pair (no Joker)

[041] If two of the four cards total 9, set the 9 as “HI” and the two remaining cards as “LO”.

[042] If a total of nine does not exist, set the hands to “closests totals” with the highest total in the “HI” position and the lowest total in the “LO” position.

[043] Example: 9,6,A,2 = 9,6/A,2

Example Methods of Play

[044] In one embodiment the method of play comprises one or more of the following steps or occurrences when the house or dealer serves as the bank. Figure 2 illustrates an operational flow diagram of an example method of play. At a step 200 the deck as defined above is shuffled or mixed. At step 204 the players place wagers and then at step 208 the cards are dealt to the player stations. In one embodiment the cards only dealt to occupied player stations while in another embodiment cards are dealt to all stations. At step 212 the players and dealers arrange their cards into a high hand and a low hand. At step 216 the players may optionally wager upon unwagered hands and arrange the unwagered hands. Then, a step 220, the players expose their cards and the dealer exposes his or her hand. This may occur in any order. At step 224 a comparison occurs between each the player hand and the dealer hand to determine which hands are winners and which are losers and which hands are a push, i.e. neither party wins or loses the wager. At step 228 and based on the comparison of step 224, the dealer, house, or banker pays the winning wagers and collects the losing wagers. This process may repeat for additional hands at step 232.

[045] At the onset of the game, the players may place their wagers on the designated wagering spaces or other designed area. Thereafter, the dealer may optionally determine the order of playing card dealing using the dice cup and 3 dice. The playing position to the right of the dealer constitutes position 1 for this determination and proceeds counter clockwise. In this embodiment all player positions are counted for this determination.

[046] Thereafter, the dealer removes four cards from the deck of cards and places them face down in front of a player, such as the designated card areas, starting with the position determined in step 2 and proceeds counter clockwise there after. In this embodiment all playing positions receive 4 cards. The dealer counts and verifies that 13

cards remain un-dealt. In other embodiment greater or fewer than 4 cards may be dealt and depending on the number of player positions and cards in the deck, other than 13 cards may remain un-dealt.

[047] After the cards are dealt or concurrently, the players set their hands by placing 2 cards each on the layout locations for the high hand and the low hand such that a higher ranking hand is placed on the HI location and the lower ranking hand is placed in the LO location. A player may request the cards be set the House Way by the dealer. The house way is discussed below in more detail. Likewise, the dealer reveals and sets the dealers house cards.

[048] The dealer or players reveal the players cards and compares each hand based on the ranking to the house hand. The dealer verifies that each hand is set such that the HI hand is ranked higher than the LO hand. If this is not the case, the dealer will reposition the hands such that the hand ranked highest is placed in the HI hand position and the lower ranked hand is placed in the LO hand position. In one embodiment, no change shall be made to the two card combinations selected by the player.

[049] Based on the cards, a players wager is deemed a winner if both the HI hand and LO hand are ranked higher than the dealer hand or banker hand. Cards from a hand deemed a winner may remain face up on the table. A winner hand is paid a payout based on the amount bet and the table odds. In one embodiment, winning hands are paid 1 to 1 minus a 5% commission.

[050] A player's wager is deemed a loser if both the HI hand and LO hand are ranked lower than the dealer hand or banker hand, or if one hand is a tie or copy and the other hand is ranked lower than the dealer hand or banker hand. Cards from a hand deemed a loser are removed from play and the losing player wager placed into the dealers chip rack.

[051] A players wager is deemed a push if either the HI hand or LO hand is ranked higher than the dealer hand or banker hand and the other hand is ranked lower or is a tie or copy of the dealer hand or banker hand. Cards from a hand deemed a push are removed from play and the wager returned to the player.

[052] After losing wagers are collected and winning wagers are paid, the dealer replaces all cards into the automatic shuffler or manually shuffles the cards, or continues to deal from the same deck and play resumes with a new hand.

[053] In an alternative method of player, it is contemplated the house or dealer may serve as the bank and that the game may include the option for any unwagered hands to be played or bet upon by one or more other players at the table. In one embodiment this method comprises the following steps.

[054] The players place their wagers on the designated wagering spaces and the dealer optionally determines the order of playing card dispersion using the dice cup and 3 dice. The playing position to the right of the dealer constitutes position 1 for this determination and proceeds counter clockwise. All player positions are counted for this determination.

[055] The dealer may removes four cards from the mechanical shuffler or deal from the shuffler and places them face down in the designated card areas starting with the position determined above and proceeds counter clockwise there after. All playing positions receive 4 cards although in other embodiment other number of cards can be dealt. The dealer counts and verifies that the proper number of cards remain un-dealt.

[056] The players set their hands by placing 2 cards each on the layout locations labeled HI/LO such that a higher ranking hand is placed on the HI location than the LO location. A player may request the cards be set the House Way by the dealer.

[057] If an un-played or un-wagered player position exists it becomes eligible to be an unwagered hand. The dealer offers the optional unwagered hand to another player, such as the first player to the right of the dealer position and continues counter clockwise until the unwagered hand is accepted. Future option to bet on the unwagered hand player is determined starting with the first player position counter clockwise from the last player accepting the unwagered hand. In one embodiment cards eligible for the unwagered hand are derived from the first un-played position from the dealers right.

[058] If the unwagered hand is accepted the dealer places the cards in front of the player and places the unwagered hand button on the cards. Hence the player accepting the otherwise unwagered hand will have the ability to wager upon and play the unwagered.

The adds excitement to the game by allowing for increased betting opportunities and double hand play.

[059] The unwagered hand player places a wager amount on the unwagered hand. In one embodiment this wager must be equal to or less than the players' primary wager, but in other embodiments other amounts or limits may be set.

[060] Next, the unwagered hand player sets the unwagered hand cards or requests they be set the House Way by the dealer and the dealer reveals and sets the dealers house cards. Then, the dealer reveals the players cards and compares them to the house hand. Alternatively, the players may show their hands first.

[061] The dealer verifies the hand is set such that the HI hand is ranked higher than the LO hand. If this is not the case, the dealer will reposition the hands such that the hand ranked highest is placed in the HI hand position and the lower ranked hand is placed in the LO hand position. In one embodiment no change shall be made to the two card combinations selected by the player.

[062] A players wager is deemed a winner if both the HI hand and LO hand are ranked higher than the dealer hand or banker hand. Cards from a hand deemed a winner remain face up on the table.

[063] A players wager is deemed a loser if both the HI hand and LO hand are ranked lower than the dealer hand or banker hand, or if one hand is a tie or copy and the other hand is ranked lower than the dealer hand or banker hand. Cards from a hand deemed a loser are removed from play and the losing player wager placed into the dealers chip rack.

[064] A players wager is deemed a push if either the HI hand or LO hand is ranked higher than the dealer hand or banker hand and the other hand is ranked lower or is a tie or copy of the dealer hand or banker hand. Cards from a hand deemed a push are removed from play and the wager returned to the player. In one embodiment winning hands are paid 1 to 1 minus a 5% commission.

[065] To start a new game, the dealer replaces all cards into the automatic shuffler or the deck and play resumes with a new deal.

[066] As discussed above, the bank or house position may rotate or be exchanged between the various players. In this manner the bank player may bankroll the hand during which they are the house or bank. The bank responsibilities may rotate between the players and it is contemplated that the player may or may not refuse the option to bank and hand. Further, it is contemplated that this method of play may be enabled with or without the option for a player to wager upon an unwagered hand. The following exemplary method provides a method of play wherein a player serves as the bank and the option exists for player(s) to bet upon or assume unwagered hands.

[067] This exemplary method may comprise the following steps.

[068] The dealer determines what position will be designated as the “Banker” for the round of play. In one embodiment the option to “Bank” is offered to each player starting in the “6” position for each alternate round of play and continues counter clockwise. If a player refuses the option to bank, the house will serve as Banker or the option may pass to the next or another player. The house may serve as the Banker for each alternate round of play or when a player declines the option.

[069] The players place their wagers on the designated wagering spaces. If one of the players has been designated as the Banker, the house position will post a wager equal to or less than the Bankers previous wager. This wager amount is at the discretion of the player Banker. The Banker may cover all other wagers or only certain wagers as may determined by the casino or gaming establishment.

[070] The dealer may optionally determine the order of playing card dispersion using the dice cup and 3 dice or in any manner known. The playing position to the right of the Banker constitutes position 1 for this determination and proceeds counter clockwise. All player positions are counted for this determination.

[071] The dealer removes four cards from the mechanical shuffler and places them face down in the designated card areas starting with the position determined in step 3 and proceeds counter clockwise there after. All playing positions receive the cards. The dealer counts and verifies that the proper number of cards remain.

[072] The players set their hands by placing 2 cards each on the layout locations labeled HI/LO such that a higher ranking hand is placed on the HI location than the LO location. In other embodiments, a player may request the cards be set the House Way by the dealer.

[073] In this embodiment the dealer offers the optional unwagered hand to the first player to the right of the Banker position and continues counter clockwise until the unwagered hand is accepted. Future determination of the optional unwagered hand player may be determined starting with the player position to the right of the last player accepting the unwagered hand. Cards eligible for the unwagered hand may be derived from the first un-played position from the dealers right.

[074] If the unwagered hand is accepted the dealer places the cards in front of the player and may optionally place the unwagered hand button on the cards. The unwagered hand player places a wager amount equal to or less than the players' primary wager or in other embodiments, a wager in any amount.

[075] The unwagered hand player sets the unwagered hand cards or requests they be set the House Way by the dealer. The Banker player sets the Banker cards or requests they be set the House Way by the dealer. The dealer reveals and sets the dealers house cards. The dealer reveals the Banker hand cards. The dealer verifies the hand is set such that the HI hand is ranked higher than the LO hand. If this is not the case, the dealer will reposition the hands such that the hand ranked highest is placed in the HI hand position and the lower ranked hand is placed in the LO hand position. In one embodiment no change shall be made to the two card combinations selected by the player.

[076] If a player is the Banker the dealer compares that hand to the dealers house hand first. A winning player Banker wager is paid 1 to 1 minus a 5% commission from the dealers house rack. A losing player Banker wager is collected from the player Banker wager designated to cover all wagers. The dealer then removes the house hand, places them in the discard and moves the player Bankers cards to the corresponding center area.

[077] The dealer reveals the player cards and compares them to the Banker hand. The dealer verifies that each player hand is set such that the HI hand is ranked higher than the

LO hand. If this is not the case, the dealer will reposition the hands such that the hand ranked highest is placed in the HI hand position and the lower ranked hand is placed in the LO hand position. In one embodiment no change shall be made to the two card combinations selected by the player

[078] A players wager is deemed a winner if both the HI hand and LO hand are ranked higher than the Banker hand. Cards from a hand deemed a winner remain face up on the table.

[079] A players wager is deemed a loser if both the HI hand and LO hand are ranked lower than the Banker hand, or if one hand is a tie or copy and the other hand is ranked lower than the Banker hand. Cards from a hand deemed a loser are removed from play and the losing wager placed a) into the rack if the house was Banker or b) placed to the center of the table for payment to the player Banker.

[080] A players wager is deemed a push if either the HI hand or LO hand is ranked higher than the Banker hand and the other hand is ranked lower or is a tie or copy of the Banker hand. Cards from a hand deemed a push are removed from play and the wager returned to the player. In one embodiment winning player wagers are paid 1 to 1 minus a 5% commission from the player Banker chips designated to cover all wagers. In one embodiment winning player Banker hands are paid 1 to 1 minus a 5% commission.

[081] Thereafter the dealer replaces all cards into the automatic shuffler and play resumes with dealing of another hand.

Example Scenarios of Play

[082] The following comprise various example game play scenarios to further explain the game and aid the reader in their understand of the game.

[083] The following exemplary steps outline an example game wherein the house or casino is serving as the Banker.

[084] The player seated in the “1” player position places a \$5.00 wager on the designated wager spot.

[085] The player receives the cards, sets them, and places them face down on the layout.

[086] The dealer reveals the Banker cards and sets them the House Way which results in the following configuration:

[087] **HI** = 6/6

[088] **LO** = 4/2

[089] The dealer reveals the cards in player position “1” which have been set in the following configuration:

[090] **HI** = 7/7

[091] **LO** = 5/4

[092] The player hand is deemed a winner

[093] The dealer pays the player in position “1” \$5.00 minus a \$0.25 commission and removes the cards.

[094] Play resumes with Step 1.

[095] In another example method of play, the house may serve as Banker and there may exist an option for a player to bet upon unwagered hand. In such an example embodiment the steps may comprise:

[096] The player seated in the “1” player position places a \$5.00 wager on the designated wager spot.

[097] The player seated in the “1” player position is offered the optional unwagered hand and accepts. The player places a \$5.00 wager on the unwagered hand.

[098] The player receives the cards, sets them, and places them face down on the layout.

[099] The dealer reveals the Banker cards and sets them the House Way which results in the following configuration:

[0100] **HI** = 6/6

[0101] **LO** = 4/2

[0102] Since the 6/6 pair is higher in value than the 4/2 hand.

[0103] The dealer reveals the cards in player position “1” which have been set in the following configuration:

[0104] **HI** = 7/7

[0105] **LO** = 5/4

[0106] The player hand is deemed a winner because the 7/7 pair is higher than the 6/6 pair and the sum of 5/4 yields a least significant digit of 9, which is higher than the least significant digit of the sum of 4/2.

[0107] The dealer pays the player in position “1” \$5.00 minus a \$0.25 commission and removes the cards. Of course, in alternative embodiment, and in any method of play described herein, the payout may be commission based, based on odds, or a fee charged on a per hand basis.

[0108] The dealer reveals the cards from the unwagered hand played by the player in player position “1” which have been set in the following configuration:

[0109] **HI** = 5/5

[0110] **LO** = 3/2

[0111] The player unwagered hand is deemed a loser because both of the dealer's hands are higher.

[0112] The dealer collects the losing \$5.00 wager from the unwagered hand.

[0113] Play resumes with Step 1.

[0114] In yet another example play scenario, a rotating house or player is the Banker and the option exists for an unwagered hand to be bet upon by another player. This exemplary method includes the following steps.

[0115] The player seated in player position "1" opts to serve as player Banker.

[0116] The player Banker indicates to the house dealer that the house shall post a \$5.00 wager.

[0117] The player seated in player position "2" places a \$5.00 wager.

[0118] The player seated in player position "2" is offered the optional unwagered hand and accepts. The player places a \$5.00 wager on the unwagered hand.

[0119] The players receive the cards, set them, and place them face down on the layout.

[0120] The dealer reveals the dealers house cards and sets them the House Way which results in the following configuration:

[0121] **HI** = 9/9

[0122] **LO** = A/6

[0123] The dealer reveals the player Banker cards seated in the player position “1” which have been set in the following configuration:

[0124] **HI** = 6/6

[0125] **LO** = 6/2

[0126] The dealer house hand is deemed a push

[0127] The dealer returns the wager posted by the house to the dealer chip rack.

[0128] The dealer reveals the cards in player position “2” which have been set in the following configuration:

[0129] **HI** = 7/7

[0130] **LO** = 6/3

[0131] The player hand is deemed a winner

[0132] The dealer reveals the cards in the unwagered hand played by player position “2” which have been set in the following configuration:

[0133] **HI** = 4/4

[0134] **LO** = A/3

[0135] The unwagered hand is deemed a loser

[0136] The dealer places the losing \$5.00 wager from the unwagered hand in the center of the table.

[0137] The dealer pays the winning \$5.00 wager in player position “2” from the stack of the player banker” 1 to 1 minus a \$0.25 commission.

[0138] The dealer pays the losing \$5.00 wager from the unwagered hand to the player Banker minus a \$0.25 commission.

[0139] Play resumes with Step 1.

[0140] The embodiments of the invention described herein are exemplary and numerous modifications, variations, and rearrangements can be readily envisioned to achieve an equivalent result, all of which are intended to be covered and within the scope of the appended claims.